

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Russell R Dowding
Diana L Dowding
Debtor(s)

Case No. 07 B 18957

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/15/2007.
- 2) The plan was confirmed on 01/07/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/07/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 11/19/2012.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$121,509.08.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$30,960.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$30,960.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,574.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,712.76
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,286.76

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Home Mortgage Servicing	Secured	278,078.81	2,760.81	2,760.81	2,760.81	0.00
American Home Mortgage Servicing	Secured	278,078.81	288,303.47	288,303.47	0.00	0.00
Associated Allergists	Unsecured	36.00	NA	NA	0.00	0.00
Associated Urologists SC	Unsecured	257.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	24,934.71	24,934.71	24,934.71	4,235.34	0.00
Capital One	Unsecured	1,744.69	1,903.81	1,903.81	323.37	0.00
Capital One	Unsecured	1,273.56	1,395.80	1,395.80	237.09	0.00
Cardiovascular Associates	Unsecured	117.20	NA	NA	0.00	0.00
Credit Collection	Unsecured	63.99	NA	NA	0.00	0.00
Dr James Geigher Jr	Unsecured	600.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	1,108.85	1,233.58	1,233.58	209.54	0.00
East Bay Funding	Unsecured	17,516.35	17,806.00	17,806.00	3,024.48	0.00
East Bay Funding	Unsecured	27,294.36	27,294.36	27,294.36	4,636.14	0.00
ECast Settlement Corp	Unsecured	NA	429.73	429.73	72.99	0.00
ECast Settlement Corp	Unsecured	591.27	660.25	660.25	112.15	0.00
ECast Settlement Corp	Unsecured	1,016.98	1,048.21	1,048.21	178.05	0.00
ECast Settlement Corp	Unsecured	23,034.98	23,869.67	23,869.67	4,054.43	0.00
ECast Settlement Corp	Unsecured	261.16	301.56	301.56	51.22	0.00
ECast Settlement Corp	Unsecured	2,276.62	2,404.93	2,404.93	408.49	0.00
ECast Settlement Corp	Unsecured	1,803.63	1,889.37	1,889.37	320.92	0.00
Federated Retail Holdings Inc	Unsecured	502.56	530.98	530.98	90.19	0.00
Heart Care Centers Of Illinois	Unsecured	117.00	NA	NA	0.00	0.00
OB/GYN Health Associates	Unsecured	40.00	NA	NA	0.00	0.00
Optech O&P	Unsecured	52.00	NA	NA	0.00	0.00
Orchard Bank	Unsecured	292.05	NA	NA	0.00	0.00
Palos Community Hospital	Unsecured	1,221.62	NA	NA	0.00	0.00
Palos Community Hospital	Unsecured	19.49	NA	NA	0.00	0.00
Palos Community Hospital	Unsecured	30.72	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	16,889.82	17,216.14	17,216.14	2,924.28	0.00
Portfolio Recovery Associates	Unsecured	5,693.37	5,728.37	5,728.37	973.00	0.00
Portfolio Recovery Associates	Unsecured	10,076.40	10,365.15	10,365.15	1,760.59	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	784.28	833.30	833.30	141.54	0.00
Portfolio Recovery Associates	Unsecured	772.79	873.96	873.96	148.45	0.00
Primary Healthcare Associates	Unsecured	200.00	NA	NA	0.00	0.00
Primary Healthcare Associates	Unsecured	239.00	NA	NA	0.00	0.00
Quest Diagnostics Inc	Unsecured	27.00	NA	NA	0.00	0.00
Richard State Bank Visa	Unsecured	387.50	NA	NA	0.00	0.00
Southwest Rehabilitation	Unsecured	142.40	NA	NA	0.00	0.00
The Center For Sleep Medicine	Unsecured	23.80	NA	NA	0.00	0.00
US Bank	Secured	1,000.00	1,000.00	1,000.00	1,000.00	10.17
Walgreen Home Medical Center	Unsecured	824.69	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$288,303.47	\$0.00	\$0.00
Mortgage Arrearage	\$2,760.81	\$2,760.81	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,000.00	\$1,000.00	\$10.17
TOTAL SECURED:	\$292,064.28	\$3,760.81	\$10.17
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$140,719.88	\$23,902.26	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,286.76</u>	
Disbursements to Creditors	<u>\$27,673.24</u>	
TOTAL DISBURSEMENTS :		<u>\$30,960.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/20/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.